

FILED
3/21/23 9:39 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:)
JENNIFER L. FUNK,) Case No. 22-21140 GLT
)
Debtor(s).) Chapter 13
X Related to Docket No. 54

ORDER OF COURT
(Check Boxes That Apply)

- ☒ Confirming Plan on Final Basis ☐ Chapter 13 Plan dated:
☐ Authorizing Distributions Under Plan ☒ Amended Chapter 13 dated:
On Interim Basis Solely as Adequate Protection 2-1-23

IT IS HEREBY ORDERED that the Chapter 13 Plan Payment is **\$2940** effective **7/22**.

IT IS HEREBY ORDERED that pursuant to the plan identified above (the "Plan"), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee's next available distribution date after the first day of the month following the date on which this Order is entered on the Court's docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be **\$1886**, beginning **4/23**. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee's TFS online payment program.
- ☐ B. The length of the Plan is changed to a total of at least months. This statement

of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.

- ☐ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor _____ shall be paid monthly payments of \$ _____ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
- ☒ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:
Consumer Portfolio Services CL.#4
- ☐ I. The secured claim(s) of the following creditors shall govern as to claim amount,

to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:

☐ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:

☒ K. Additional Terms and Conditions:

No payments to any secured, priority, or unsecured portion of the following claims as they belong only to debtor husband who has been severed from the case: IRS CL.#3, Nationwide Recreation (x5209), American Express National Bank CL.#6, & Yamaha Synchrony Bank CL.#9

**All plan payments must be by TFS, WA, or (where eligible) ACH. Trustee reserves the right to reject money orders or cashier's checks, provided further that if she, in her discretion, presents such items for payments she may keep the funds on hold for more than 30 days before distributing on such types of payments. Debtors making payments by money order or cashier's check assume the risk that distributions under the plan will be delayed because of the failure to pay by one of the approved methods.*

2. Deadlines. The following deadlines are hereby established and apply to this case:

A. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

B. Review of Claims Docket and Objections to Claims. Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

C. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

D. Filing Amended Plans or Other Stipulation. Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

3. Additional Provisions. The following additional provisions apply in this case:

A. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

B. The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor(s)' counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.


E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

G. The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

H. The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: March 21, 2023



Gregory L. Taddonio, Chief Judge
United States Bankruptcy Court

cc: All Parties in Interest to be served by Clerk

In re:
Eric A. Funk
Jennifer L. Funk
Debtors

Case No. 22-21140-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 21, 2023

User: auto
Form ID: pdf900

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Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Eric A. Funk, Jennifer L. Funk, 294 Martin Road, Markleysburg, PA 15459-1040
cr	+ United States of America Department of the Treasur, c/oOffice of U.S. Atty for W.D. of PA, U.S. Post Office & Courthouse, 700 Grant Street, Pittsburgh, PA 15219 U.S.A. 15219-1906
15490062	++ CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285 address filed with court:, TSYS Total Debt Management, P.O. Box 5155, Norcross, GA 30091
15490040	Consumer Portfolio Systems, Inc., Asset Recovery Department, Attn: Bankruptcy, P.O. Box 57071, Irvine, CA 92619-7071
15490042	+ Debra Mills, 168 Martin Road, Markleysburg, PA 15459-1002
15490051	+ M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307 address filed with court:, M&T Bank, Attn: Bankruptcy Department, 475 CrossPoint Parkway, Getzville, NY 14068
15490056	+ Nationwide Recreation, P.O. Box 1028, Mandeville, LA 70470-1028
15490058	+ Northland Group/Radius Global Solutions, P.O. Box 390846, Minneapolis, MN 55439-0846

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 22 2023 00:10:03	Nuvel Credit Company, c/o AIS Portfolio Services,, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: rmscedi@recoverycorp.com	Mar 22 2023 00:09:43	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15490032	Email/PDF: bncnotices@becket-lee.com	Mar 22 2023 00:22:47	American Express, P.O. Box 981535, El Paso, TX 79998-1535
15497919	Email/PDF: bncnotices@becket-lee.com	Mar 22 2023 00:22:30	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15490033	+ Email/Text: documentfiling@lciinc.com	Mar 22 2023 00:10:00	Antero Capital, LLC, P.O. Box 1931, Burlingame, CA 94011-1931
15490034	Email/Text: bankruptcydpt@mcmcg.com	Mar 22 2023 00:11:00	Atlantic Credit & Finance, Inc., P.O. Box 13386, Roanoke, VA 24033-3386
15490036	Email/Text: cms-bk@cms-collect.com	Mar 22 2023 00:11:00	Capital Management Services, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
15490037	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 22 2023 00:10:00	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
15490039	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 22 2023 00:22:46	Citi Card, P.O. Box 6500, Sioux Falls, SD 57117-6500
15490041	Email/Text: convergent@ebn.phinsolutions.com	Mar 22 2023 00:11:00	Convergent Outsourcing, Inc., 800 SW 39th Street, P.O. Box 9004, Renton, WA 98057-9004
15491460	Email/Text: mrdiscen@discover.com	Mar 22 2023 00:10:00	Discover Bank, Discover Products Inc, PO Box

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			3025, New Albany, OH 43054-3025
15490043	+ Email/Text: mrdiscen@discover.com	Mar 22 2023 00:10:00	Discover Financial Services, LLC, Attn: Bankruptcy Department, PO Box 3025, New Albany, OH 43054-3025
15490044	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 22 2023 00:09:39	Dress Barn/Capital One, P.O. Box 30258, Salt Lake City, UT 84130-0258
15492880	Email/Text: EBNBKNOT@ford.com	Mar 22 2023 00:11:00	Ford Motor Credit Company LLC, PO Box 62180, Colorado Springs, CO 80962-2180
15490045	Email/Text: EBNBKNOT@ford.com	Mar 22 2023 00:11:00	Ford Motor Credit Company, LLC, National Bankruptcy Service Center, P.O. Box 62180, Colorado Springs, CO 80962
15490046	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 22 2023 00:11:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
15490047	Email/PDF: gecsed@recoverycorp.com	Mar 22 2023 00:09:38	JC Penney/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
15490038	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 22 2023 00:10:13	Chase/JPMorgan Chase, Attn: Bankruptcy Department, P.O. Box 15298, Wilmington, DE 19850-5298
15490048	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Mar 22 2023 00:11:00	Lakeview Loan Servicing, LLC, Attn: Customer Service, P.O. Box 8068, Virginia Beach, VA 23450-8068
15490049	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Mar 22 2023 00:11:00	LoanCare Servicing Center, Attn: Bankruptcy, P.O. Box 8068, Virginia Beach, VA 23450-8068
15507786	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Mar 22 2023 00:11:00	LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
15490050	Email/PDF: gecsed@recoverycorp.com	Mar 22 2023 00:09:38	Lowe's/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
15496193	+ Email/Text: camanagement@mtb.com	Mar 22 2023 00:11:00	M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
15490054	^ MEBN	Mar 22 2023 00:07:27	MRS Associates, Inc., 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
15490052	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 22 2023 00:11:00	Midland Credit Management, P.O. Box 2121, Warren, MI 48090-2121
15504848	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 22 2023 00:11:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15490053	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 22 2023 00:11:00	Midland Funding, P.O. Box 2011, Warren, MI 48090-2011
15490055	Email/Text: NCI_bankonotify@ncirm.com	Mar 22 2023 00:10:00	Nationwide Credit, Inc., P.O. Box 14581, Des Moines, IA 50306-3581
15490057	Email/PDF: gecsed@recoverycorp.com	Mar 22 2023 00:09:59	Nationwide/Synchrony Bank, Attention: Bankruptcy Department, P.O. Box 965061, Orlando, FL 32896-5061
15490059	Email/PDF: cbp@onemainfinancial.com	Mar 22 2023 00:09:57	One Main Financial, P.O. Box 3251, Evansville, IN 47731-3251
15490060	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 22 2023 00:10:03	Portfolio Recovery, 120 Corporate Boulevard, Norfolk, VA 23502
15508370	Email/PDF: gecsed@recoverycorp.com	Mar 22 2023 00:09:39	Synchrony Bank, Attn: Bankruptcy Department, PO Box 530912, Atlanta, GA 30353-0912
15490061	+ Email/PDF: gecsed@recoverycorp.com	Mar 22 2023 00:09:59	Synchrony Bank, Attn: Bankruptcy Dept, P.O. Box 965064, Orlando, FL 32896-5064
15490625	+ Email/PDF: gecsed@recoverycorp.com	Mar 22 2023 00:09:59	Synchrony Bank, c/o of PRA Receivables

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User: auto

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15490035	+ Email/PDF: gecsedl@recoverycorp.com	Mar 22 2023 00:10:01	Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15490063	Email/PDF: ebn_ais@aisinfo.com	Mar 22 2023 00:09:43	Synchrony Bank Bill Me Later, P.O. Box 4415, Timonium, MD 21094-4415
15490064	Email/PDF: gecsedl@recoverycorp.com	Mar 22 2023 00:10:01	Verizon by American Infomsource, P.O. Box 248838, Oklahoma City, OK 73124-8838
15490065	Email/Text: pitbk@weltman.com	Mar 22 2023 00:11:00	Walmart/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
15490066	Email/PDF: gecsedl@recoverycorp.com	Mar 22 2023 00:10:01	Yamaha/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965064, Orlando, FL 32896-5064

TOTAL: 39

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LAKEVIEW LOAN SERVICING, LLC

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 23, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 21, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bnicholas@kmlawgroup.com
Daniel R. White	on behalf of Debtor Eric A. Funk lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com
Daniel R. White	on behalf of Joint Debtor Jennifer L. Funk lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com
Jill Locnikar	on behalf of Creditor United States of America Department of the Treasury Internal Revenue Service jill.locnikar@usdoj.gov, patricia.fitzgerald@usdoj.gov;caseview.ecf@usdoj.gov;kassi.horton@usdoj.gov
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

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